



COMMUNITY LOAN FUND

IMPACT INVESTING FAQs

Why should I invest in Genesis?

To make an impact with your money. Invest in Genesis because you want to use your financial resources to break down systemic barriers to prosperity and opportunity, so that people have equitable, affordable access to the housing and community resources they need to thrive.

You will receive a financial return on your investment, and the satisfaction of knowing that your investment is making a difference for communities across Maine and Northern New England.

How will Genesis use my investment?

We will use your investment to make loans to affordable housing and community projects such as food pantries, childcare centers, and supportive housing services.

Our loans to sustainable projects address vital community needs—and help leverage additional public and private support. As borrowers repay these loans over time, the Genesis Fund invests in other communities' projects. Genesis does not solicit investments beyond our capacity to lend money for community purposes.

What terms do you offer on investments like mine?

Investors in the Genesis Fund choose the amount, term, and interest rate based on their financial and social goals. Individual investors are eligible for interest rates up to 3.5 %, while institutional investors can earn up to 2 %. The minimum investment is \$1,000 and the minimum term is one year. Simple interest is paid annually.

Is my money safe?

The Genesis Fund has a record of 100% repayment to our investors. We maintain reserves to protect investors from losses in our portfolio, and we secure the project loans we make with collateral, typically a mortgage on real property. Genesis also maintains a net asset position that would enable us to cover substantial losses. There is no FDIC insurance on the funds. In extreme conditions, they could be at risk.

We'll regularly update you, as an investor, on Genesis activities and, annually, provide you with an update on your principal payments and interest earned. At your request, Genesis will provide additional information such as audited financial statements.

What if I need to access my money before the term of my investment expires?

In the event that unforeseen circumstances may make it necessary to terminate your investment before maturity, we will work with you to try to repay the principal balance and outstanding interest in a timely manner, but no guaranty can be given.

Are there any tax benefits to investing in The Genesis Fund?

There are no clearly identifiable tax benefits at this time; however, donations to the Genesis Fund are tax-deductible to the full extent permitted by law. Many investors choose to donate their annual interest and make a provision for loan forgiveness in their estate plan.

How do I know that my money is making a difference?

Your investment will begin supporting local affordable housing and community projects soon after we receive it.

And you are guaranteed to gain an appreciation of the impact of your investment as you learn about projects Genesis is supporting! Please sign up for our emails and follow our updates via social media. We will mail you our annual report. And we invite you to keep in direct contact with Genesis.

How do I invest?

Once you have determined your amount, term, and interest rate, please contact us at (207) 844-2035 or info@genesishfund.org. We can discuss the details of your investment and generate your documents.

The above is qualified in its entirety by reference to the Genesis Fund Prospectus, available at www.genesishfund.org.

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